

# Appendix 3Y

## Change of Director's Interest Notice

*Information or documents not available now must be given to ASX as soon as available. Information and documents given to ASX become ASX's property and may be made public.*

Introduced 30/09/01 Amended 01/01/11

<b>Name of entity</b>	<b>BENDIGO AND ADELAIDE BANK LIMITED</b>
<b>ABN</b>	<b>11 068 049 178</b>

We (the entity) give ASX the following information under listing rule 3.19A.2 and as agent for the director for the purposes of section 205G of the Corporations Act.

<b>Name of Director</b>	Richard Allan Fennell
<b>Date of last notice</b>	11 October 2024

### Part 1 - Change of director's relevant interests in securities

*In the case of a trust, this includes interests in the trust made available by the responsible entity of the trust*

Note: In the case of a company, interests which come within paragraph (i) of the definition of "notifiable interest of a director" should be disclosed in this part.

<b>Direct or indirect interest</b>	Direct
<b>Nature of indirect interest (including registered holder)</b> <small>Note: Provide details of the circumstances giving rise to the relevant interest.</small>	Indirect holding through EMJAEL Pty Ltd atf Fennell Family Trust
<b>Date of change</b>	14 November 2024
<b>No. of securities held prior to change</b>	<p><b>1) Direct</b></p> <p style="padding-left: 20px;">A) 68,541 Ordinary Shares (BEN)</p> <p style="padding-left: 20px;">B) Loan Funded Share Plan</p> <p style="padding-left: 40px;">i) 192,222 (Vested)</p> <p style="padding-left: 40px;">ii) 106,004 (Unvested)</p> <p style="padding-left: 20px;">C) 92,812 Performance Rights</p> <p style="padding-left: 20px;">D) 12,638 STI rights</p> <p><b>2) Indirect</b></p> <p style="padding-left: 20px;">E) 80,000 Ordinary Shares (BEN)</p>

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<b>Class</b>	Ordinary Shares
<b>Number acquired</b>	
<b>Number disposed</b>	25,000 Ordinary Shares
<b>Value/Consideration</b> <small>Note: If consideration is non-cash, provide details and estimated valuation</small>	Nil
<b>No. of securities held after change</b>	<b>1) Direct</b>  A) 43,541 Ordinary Shares (BEN)  B) Loan Funded Share Plan i) 192,222 (Vested) ii) 106,004 (Unvested)  C) 92,812 Performance Rights  D) 12,638 STI rights  <b>2) Indirect</b>  E) 80,000 Ordinary Shares (BEN)
<b>Nature of change</b> <small>Example: on-market trade, off-market trade, exercise of options, issue of securities under dividend reinvestment plan, participation in buy-back</small>	On-market disposal

**Part 2 – Change of director's interests in contracts**

Note: In the case of a company, interests which come within paragraph (ii) of the definition of "notifiable interest of a director" should be disclosed in this part.

<b>Detail of contract</b>	N/A
<b>Nature of interest</b>	
<b>Name of registered holder (if issued securities)</b>	
<b>Date of change</b>	

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<b>No. and class of securities to which interest related prior to change</b> <small>Note: Details are only required for a contract in relation to which the interest has changed</small>	
<b>Interest acquired</b>	
<b>Interest disposed</b>	
<b>Value/Consideration</b> <small>Note: If consideration is non-cash, provide details and an estimated valuation</small>	
<b>Interest after change</b>	

**Part 3 – +Closed period**

<b>Were the interests in the securities or contracts detailed above traded during a +closed period where prior written clearance was required?</b>	No
<b>If so, was prior written clearance provided to allow the trade to proceed during this period?</b>	N/A
<b>If prior written clearance was provided, on what date was this provided?</b>	N/A

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